Case 09-18652 Doc 1 Filed 05/22/09 Entered 05/22/09 12:07:00 Desc Main Page 1 of 35 Document

B1 (Official Form 1) (1/08) **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS **Voluntary Petition EASTERN DIVISION (CHICAGO)** Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Pirolo, Pasquale Pirolo, Giovanna All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more xxx-xx-9179 than one, state all): xxx-xx-8941 than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 4473 Bell Ln. 4473 Bell Ln. Hanover Park, IL Hanover Park, IL ZIP CODE ZIP CODE 60133 60133 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: **Du Page** Du Page Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor **Nature of Business** Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Single Asset Real Estate as defined Individual (includes Joint Debtors) Chapter 9 in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding See Exhibit D on page 2 of this form. Chapter 11 Railroad Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Stockbroker of a Foreign Nonmain Proceeding √ Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) Other of entity below.) Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. (Check box, if applicable.) § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) **Chapter 11 Debtors** Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debto Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 50-99 □ 50,001-☐ 100-199 200-999 Over 1,000-<u>\_\_\_</u> 25,001-<del>10,</del>001-1-49 5,001-100.000 5 000 10 000 25.000 50.000 100.000 **Estimated Assets** \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$0 to More than \$50,000 \$100,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million Estimated Liabilities \$100,001 to \$500,001 \$1,000,001 \$100,000,001 \$500,000,001 More than \$0 to \$10,000,001 \$50,000,001

to \$100 million

to \$500 million

to \$1 billion

\$1 billion

to \$50 million

\$50,001 to

\$500,000

to \$1 million

to \$10 million

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B1 (C	Official Form 1) (1/08)	1 agc 2 01 33		Page 2
Vo	luntary Petition	Name of Debtor(s):	Pasquale Pirolo	
(Th	is page must be completed and filed in every case.)		Giovanna Pirolo	
Lacat	All Prior Bankruptcy Cases Filed Within Last ion Where Filed:	1	1	·
	ist. of IL. East. Div.	Case Number: <b>04-43604</b>		Date Filed: 11/23/2004
	ion Where Filed: vist. II. East. Div.	Case Number: <b>08-29154</b>		Date Filed: 10/28/2008
14. D	Pending Bankruptcy Case Filed by any Spouse, Partner or		ebtor (If more that	an one, attach additional sheet.)
Name	of Debtor:	Case Number:		Date Filed:
Non		D. I. C. L.		
Distric	ж.	Relationship:		Judge:
10Q)	Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)    Exhibit A is attached and made a part of this petition.    Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.)   I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
		X /s/ Mark R. S		05/22/2009
	Ev	Mark R. Sch	nottler	Date
Does	the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition.  No.		d identifiable harm to pu	ublic health or safety?
	Ex	hibit D		
	be completed by every individual debtor. If a joint petition is filed, each  Exhibit D completed and signed by the debtor is attached and m			parate Exhibit D.)
If thi	s is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach	ed and made a part	of this petition.	
	Information Regard	•	nue	
	(Check any applicable box.)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pe	ending in this District	·.
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
	Certification by a Debtor Who Resid		Residential Property	y
	Landlord has a judgment against the debtor for possession of debtor's	oplicable boxes.) s residence. (If box o	checked, complete the	he following.)
	<del>,</del>	Name of landlord that	at obtained judgmen	t)
	-	Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are circ monetary default that gave rise to the judgment for possession, after			·
	Debtor has included in this petition the deposit with the court of any repetition.	, , , ,		
	Debtor certifies that he/she has served the Landlord with this certifica	tion. (11 U.S.C. § 36	62(I)).	

Voluntary Petition	Name of Debtor(s): Pasquale Pirolo
(This page must be completed and filed in every case)	Giovanna Pirolo
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X // Pasquale Pirolo  Pasquale Pirolo	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
/s/ Giovanna Pirolo Giovanna Pirolo  Telephone Number (If not represented by attorney)	(Signature of Foreign Representative)  (Printed Name of Foreign Representative)
05/22/2009	
Date	Date
Signature of Attorney*  X /s/ Mark R. Schottler  Mark R. Schottler  Bar No. 6238871  Schottler & Associates 10 S. LaSalle St. Suite 3410 Chicago, IL 60603	Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §§ 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone No. (312) 236-7200 Fax No. (312) 236-1691  05/22/2009	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.  Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X
Signature of Authorized Individual  Printed Name of Authorized Individual	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11

and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08)

## JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Pasquale Pirolo	Case No.	
	Giovanna Pirolo		(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of ar debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.	
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services durin the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	g

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# B 1D (Official Form 1, Exhibit D) (12/08) Document Page 5 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Pasquale Pirolo	Case No.	
	Giovanna Pirolo		(if known)

Debtor(s)

# **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH**

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Pasquale Pirolo Pasquale Pirolo
Date:

B 1D (Official Form 1, Exhibit D) (12/08)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Pasquale Pirolo	Case No.	
	Giovanna Pirolo		(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agen approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counse and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	•
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agen approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit cousel and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the serv	ing
provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.	of any
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services of the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the crecounseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Pasquale Pirolo	Case No.	
	Giovanna Pirolo		(if known)

Debtor(s)

# **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH**

CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Giovanna Pirolo Giovanna Pirolo
Date:

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B6A (Official Form 6A) (12/07)

ln re	Pasquale Pirolo	
	Giovanna Pirolo	

Case No.	
	(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
4417 Bell Ln., Hanover Park, IL 60133 Single Family Home	Fee Simple	С	\$180,000.00	\$181,380.00

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B6B (Official Form 6B) (12/07)

In re	Pasquale Pirolo
	Giovanna Pirolo

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at Addison Bank	С	\$500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Normal and necessary household goods, furniture, electronics, etc.	С	\$500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Normal clothing and wearing apparel	С	\$350.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Pasquale Pirolo
	Giovanna Pirolo

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Pasquale Pirolo
	Giovanna Pirolo

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		Potential Personal Injury Claim (Date of accident: 6/08)	С	\$15,000.00
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	х			
26. Boats, motors, and accessories.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Pasquale Pirolo
	<b>Giovanna Pirolo</b>

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	X			
		3 continuation sheets attached		\$4C 250 00

Total >

\$16,350.00

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B6C (Official Form 6C) (12/07)

In re	Pasquale Pirolo
	Giovanna Pirolo

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking account at Addison Bank	735 ILCS 5/12-1001(b)	\$500.00	\$500.00
Normal and necessary household goods, furniture, electronics, etc.	735 ILCS 5/12-1001(b)	\$500.00	\$500.00
Normal clothing and wearing apparel	735 ILCS 5/12-1001(a), (e)	\$350.00	\$350.00
Potential Personal Injury Claim (Date of accident: 6/08)	735 ILCS 5/12-1001(h)(4)	\$15,000.00	\$15,000.00
		\$16,350.00	\$16,350.00

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B6D (Official Form 6D) (12/07) In re Pasquale Pirolo Giovanna Pirolo

Case No.	
	(if known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			or mas no orcations notaling secured cialins					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxx0947  Pierce & Associates 1 N. Dearborn, Suite 1300 Chicago, IL 60602		С	DATE INCURRED: NATURE OF LIEN: Attorney for - SunTrust Mortgage COLLATERAL: 4417 Bell Ln., Hanover Park, IL 60133 REMARKS:				Notice Only	Notice Only
			VALUE: \$180,000.00 DATE INCURRED:					
ACCT #: xxxxxx8005  Suntrust Mortgage PO Box 26149 Richmond, VA 23260		С	MATURE OF LIEN:  Mortgage  COLLATERAL:  4417 Bell Ln., Hanover Park, IL 60133  REMARKS:				\$181,380.00	\$1,380.00
			VALUE: \$180,000.00	-				
	-	-	Subtotal (Total of this	_	-	ŀ	\$181,380.00	\$1,380.00
			Total (Use only on last	pag	e) >	• [	\$181,380.00	\$1,380.00

No continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 09-18652 Doc 1 Filed 05/22/09 Entered 05/22/09 12:07:00 Desc Main Document Page 15 of 35

B6E (Official Form 6E) (12/07)

In re Pasquale Pirolo Giovanna Pirolo

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
V	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of istment.
	1 continuation sheets attached

Document

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B6E (Official Form 6E) (12/07) - Cont.

In re Pasquale Pirolo Giovanna Pirolo

Case No.	
	(If Known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Aam	ınıstı	ative allowances						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Schottler & Associates 10 S. LaSalle St. Suite 3410 Chicago, IL 60603		С	DATE INCURRED: 10/28/2008 CONSIDERATION: Attorney Fees REMARKS:				\$3,500.00	\$3,500.00	\$0.00
attached to Schedule of Creditors Hold	(Use only	ty Cla <b>, on</b>		То	ge) tal		\$3,500.00 \$3,500.00	\$3,500.00	\$0.00
	(Use only	on ble,			als	>		\$3,500.00	\$0.00

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B6F (Official Form 6F) (12/07) In re Pasquale Pirolo Giovanna Pirolo

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	USTI IGSIC	UNT OF LAIM
ACCT #: xxxxx6151 CCA/Credit PAC 700 longwater Drive. Norwell, MA 02061		С	DATE INCURRED: CONSIDERATION: Collecting for- US Cellular REMARKS:				\$788.41
ACCT#: xxxxxx4001 Central DuPage Hospital 25 N. Winfield Road Winfield, IL 60190-1295		С	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$224.25
ACCT #: xxxxxx6401 Citifinancial Auto PO BOX 183036 Columbus, OH 43218-3036	-	С	DATE INCURRED: CONSIDERATION: Deficiency on repossessed vehicle REMARKS: 2002 Pontiac Grand Prix GT				\$4,000.00
ACCT#: xxxx-xxxx-6529 HSBC Bank PO BOX 5253 Carol Stream, IL 60197		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$159.75
ACCT #: xxxxxx-xx-xxx470-6 HSBC/Beneficial PO BOX 8633 Elmhurst, IL 60126	_	С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,500.00
ACCT #: xxxxxx7889  Nicor PO BOX 416  Aurora, IL 60568-0001	-	С	DATE INCURRED: CONSIDERATION: Services REMARKS:				\$178.00
continuation sheets attached		(Rep	Sul (Use only on last page of the completed Schort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	T edu	otal ile l n th	l > F.) ne	\$6,850.41

Document

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B6F (Official Form 6F) (12/07) - Cont.

In re Pasquale Pirolo Giovanna Pirolo

Case No.		
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: xxxxxxx2770  Northwest Collectors, Inc. 3601 Algonquin Road Suite 500 Rolling Meadows, IL 60008-3104		С	DATE INCURRED: CONSIDERATION: Collecting for - Village of Hanover Park REMARKS:				\$150.00
ACCT #: xxxx-xxxx-6529 Orchard Bank HSBC Card Serv. P.O. Box 80084 Salinas, CA 93912		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$251.26
ACCT #: xxxxxx0026 Wachovia Dealer Services PO Box 19657 Irvine, CA 92623	-	С	DATE INCURRED: CONSIDERATION: Deficiency balance REMARKS: 2000 SUZUKI GRAND VITARA HARD TOP				\$2,285.47
Sheet no of continuation she Schedule of Creditors Holding Unsecured Nonpriority C		IS	(Use only on last page of the completed Schort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	edi e, o	ota ıle n th	l > F.) ne	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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B6G (Official Form 6G) (12/07)

In re Pasquale Pirolo Giovanna Pirolo

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT OF OTHER PARTIES TO LEASE OR CONTRACT. CONTRACT.

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B6H (Official Form 6H) (12/07)

In re **Pasquale Pirolo Giovanna Pirolo** 

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re Pasquale Pirolo Giovanna Pirolo

Case No	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of D	ebtor and Spouse	
Mouried	Relationship(s): Daughter Age(s): 16	Relationship(s):	Age(s):
Married			
Employment:	Debtor	Spouse	
Occupation	Unemployed	Cleaning	
Name of Employer		Dynamic Manufacturing	
How Long Employed		2 years	
Address of Employer		1809 N. Manheim Rd. Stone Park, IL 60165	
		Stoffe Park, IL 60165	
INCOME: (Estimate of a)	verage or projected monthly income at time case filed)	DEBTOR	SPOUSE
	s, salary, and commissions (Prorate if not paid monthly)	\$0.00	\$1,646.67
Estimate monthly over		\$0.00	\$0.00
3. SUBTOTAL		\$0.00	\$1,646.67
4. LESS PAYROLL DE			·
	udes social security tax if b. is zero)	\$0.00	\$79.04
b. Social Security Ta	X	\$0.00	\$102.09
c. Medicare d. Insurance		\$0.00 \$0.00	\$23.88 \$0.00
e. Union dues		\$0.00 \$0.00	\$0.00
f. Retirement		\$0.00	\$0.00
		\$0.00	\$0.00
		\$0.00	\$0.00
i. Otner (Specify)		\$0.00	\$0.00
j. Other (Specify)		\$0.00	\$0.00
k. Other (Specify) _		\$0.00	\$0.00
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS	\$0.00	\$205.01
<ol><li>TOTAL NET MONTH</li></ol>	ILY TAKE HOME PAY	\$0.00	\$1,441.66
7. Regular income from	operation of business or profession or farm (Attach deta	ailed stmt) \$0.00	\$0.00
8. Income from real pro		\$0.00	\$0.00
<ol><li>Interest and dividend</li></ol>		\$0.00	\$0.00
	te or support payments payable to the debtor for the debt	tor's use or \$0.00	\$0.00
that of dependents li			
11. Social security of go	vernment assistance (Specify):	\$0.00	\$0.00
12. Pension or retiremen	nt income	\$0.00	\$0.00
13. Other monthly incom			
a		\$0.00	\$0.00
b		\$0.00	\$0.00
C		\$0.00	\$0.00
14. SUBTOTAL OF LINE	ES 7 THROUGH 13	\$0.00	\$0.00
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on lines 6 and 14)	\$0.00	\$1,441.66
16. COMBINED AVERA	GE MONTHLY INCOME: (Combine column totals from lin	ne 15) <b>\$1</b> ,	441.66

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

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B6J (Official Form 6J) (12/07)

IN RE: Pasquale Pirolo Giovanna Pirolo

Case No.	
	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses callifer from the deductions from income allowed on Form 22A or 22C.	The state of the s
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate s labeled "Spouse."	chedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$700.00
a. Are real estate taxes included? ☐ Yes ☑ No	
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	\$95.00
b. Water and sewer	
c. Telephone d. Other:	\$51.00
Home maintenance (repairs and upkeep)     Food	\$300.00
5. Clothing	ψ500.00
6. Laundry and dry cleaning	\$40.00
7. Medical and dental expenses	\$70.00
8. Transportation (not including car payments)	\$75.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's b. Life	
c. Health	
d. Auto	
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
<ul><li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li><li>17.a. Other: Haircuts &amp; Grooming</li></ul>	\$10.00
17.b. Other:	\$10.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$1,341.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year follow	ing the filing of this
document: None.	
OO CTATEMENT OF MONTH I VINET INCOME	
20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I	\$1,441.66
b. Average monthly expenses from Line 18 above	\$1,341.00
c. Monthly net income (a. minus b.)	\$100.66

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B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**EASTERN DIVISION (CHICAGO)** 

In re Pasquale Pirolo Case No. Giovanna Pirolo

Chapter 13

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$180,000.00		
B - Personal Property	Yes	4	\$16,350.00		
C - Property Claimed as Exempt	Yes	1		'	
D - Creditors Holding Secured Claims	Yes	1		\$181,380.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$3,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$9,537.14	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$1,441.66
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,341.00
	TOTAL	15	\$196,350.00	\$194,417.14	

Case 09-18652 Doc 1 Filed 05/22/09 Entered 05/22/09 12:07:00 Desc Main

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Form 6 - Statistical Summary (12/07)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Pasquale Pirolo Giovanna Pirolo

Case No.

Chapter 13

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$1,441.66
Average Expenses (from Schedule J, Line 18)	\$1,341.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$1,646.66

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$1,380.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$3,500.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$9,537.14
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$10,917.14

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In re Pasquale Pirolo **Giovanna Pirolo** 

Case No.	
	(if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have re	ead the foregoing summary and schedules, consisting of	17
sheets, and that they are true and correct to the be	st of my knowledge, information, and belief.	
Date 05/22/2009	Signature /s/ Pasquale Pirolo	
	Pasquale Pirolo	
Date 05/22/2009	Signature /s/ Giovanna Pirolo	
	Giovanna Pirolo	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (12/07)

# Document Page 26 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Pasquale Pirolo	Case No.	
	Giovanna Pirolo		(if known)

	Giovanna Pirolo	(if known)
		STATEMENT OF FINANCIAL AFFAIRS
None	State the gross amount of i including part-time activities case was commenced. Stamaintains, or has maintains beginning and ending dates	oyment or operation of business  ncome the debtor has received from employment, trade, or profession, or from operation of the debtor's business, is either as an employee or in independent trade or business, from the beginning of this calendar year to the date this late also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that led, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the soft the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing in 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a SOURCE  Year to date apx.
	\$18,057.00	2008
None	State the amount of income two years immediately preciseparately. (Married debtor	from employment or operation of business e received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the redding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse rs filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, parated and a joint petition is not filed.)
None	debts to any creditor made constitutes or is affected by of a domestic support oblig counseling agency. (Marrie	
None 🗹	preceding the commencem \$5,475. If the debtor is an obligation or as part of an a (Married debtors filing under	not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately nent of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. For chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint spouses are separated and a joint petition is not filed.)
None	who are or were insiders. (	ments made within one year immediately preceding the commencement of this case to or for the benefit of creditors Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND
CASE NUMBER
SunTrust Mortgage Inc. v.
Pasquale and Giovanna Pirolo
2009 CH 000947

NATURE OF PROCEEDING Foreclosure

COURT OR AGENCY
AND LOCATION
Circuit Court of the
Eighteenth Judicial
Circuit
County of DuPage

STATUS OR DISPOSITION Pending

B7 (Official Form 7) (12/07) - Cont.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Pasquale Pirolo	Case No.	
	Giovanna Pirolo		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

N	0	n	

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Wachovia Dealer Services, Inc. PO BOX 51457 Ontario, CA 91761

Citifinancial Auto PO BOX 183036 Columbus, OH 43218-3036 Account# 3899436401 DATE OF REPOSSESSION,

FORECLOSURE SALE, DESCRIPTION AND VALUE

TRANSFER OR RETURN OF PROPERTY

Sale of 2000 Suzuki Grand Vitara property: Approximate deficiency: \$4,000.00

property: 11/04/08

Repossession date: 2008

2002 Grand Prix

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/07) - Cont.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Pasquale Pirolo	Case No.	
	Giovanna Pirolo		(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 2		
	9. Payments related to debt counseling or ban	kruptcv	
None		alf of the debtor to any persons,	
	NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
	Schottler & Associates 10 S. LaSalle St. Suite 3410 Chicago, IL 60603	10/02/2008	\$926.00
	10. Other transfers		
None 🗹	a. List all other property, other than property transferred in the either absolutely or as security within two years immediately or chapter 13 must include transfers by either or both spouse petition is not filed.)	preceding the commencement	of this case. (Married debtors filing under chapter 12
None	b. List all property transferred by the debtor within ten years similar device of which the debtor is a beneficiary.	immediately preceding the com	nmencement of this case to a self-settled trust or
	11. Closed financial accounts		
None	List all financial accounts and instruments held in the name transferred within one year immediately preceding the commodificates of deposit, or other instruments; shares and shart brokerage houses and other financial institutions. (Married deaccounts or instruments held by or for either or both spouses petition is not filed.)	nencement of this case. Include re accounts held in banks, credi lebtors filing under chapter 12 o	e checking, savings, or other financial accounts, t unions, pension funds, cooperatives, associations, r chapter 13 must include information concerning
	12. Safe deposit boxes		
None	List each safe deposit or other box or depository in which the preceding the commencement of this case. (Married debtor both spouses whether or not a joint petition is filed, unless the	s filing under chapter 12 or chap	oter 13 must include boxes or depositories of either or
	13. Setoffs		
None  ✓	List all setoffs made by any creditor, including a bank, again case. (Married debtors filing under chapter 12 or chapter 13 petition is filed, unless the spouses are separated and a join	must include information conce	
	14. Property held for another person		
List all property owned by another person that the debtor holds or controls.			

#### 15. Prior address of debtor

₩ WOITE

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

B7 (Official Form 7) (12/07) - Cont.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Pasquale Pirolo	C	a
	Giovanna Pirolo		

Case No.	
	(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

16. Sp	ouses and	d Former	<b>Spouses</b>
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None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Doc 1 Filed 05/22/09 Entered 05/22/09 12:07:00 Desc Main Case 09-18652

B7 (Official Form 7) (12/07) - Cont.

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re: Pasquale Pirolo Case No. Giovanna Pirolo (if known)

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

[If completed by an individual or individual and spouse]			
I declare under penalty of perjury that I have read the answer attachments thereto and that they are true and correct.	s contained in th	e foregoing statement of financial affairs and any	
Date 05/22/2009	Signature	/s/ Pasquale Pirolo	
	of Debtor	Pasquale Pirolo	
Date 05/22/2009	Signature	/s/ Giovanna Pirolo	
	of Joint Debtor	Giovanna Pirolo	
	(if any)		

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 201 (12/08)

# Document Page 31 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Pasquale Pirolo Giovanna Pirolo

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: <u>Liquidation</u> (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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# Document Page 32 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Pasquale Pirolo Giovanna Pirolo

Page 2

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of Compliance with § 342(b) of the Bankruptcy Code

I,	Mark R. Schottler	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
re	equired by § 342(b) of the Bankruptcy Code.	

#### /s/ Mark R. Schottler

Mark R. Schottler, Attorney for Debtor(s) Bar No.: 6238871 Schottler & Associates 10 S. LaSalle St. Suite 3410

Chicago, IL 60603 Phone: (312) 236-7200 Fax: (312) 236-1691

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Pasquale Pirolo Giovanna Pirolo

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Pasquale Pirolo	X _/s/ Pasquale Pirolo	05/22/2009	
Giovanna Pirolo	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X /s/ Giovanna Pirolo	05/22/2009	
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

Page 3

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Pasquale Pirolo CASE NO

Giovanna Pirolo

CHAPTER 13

# DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

۱.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to acce	pt:	\$3,500.00		
	Prior to the filing of this statement I have	received:	\$0.00		
	Balance Due:		\$3,500.00		
2.	The source of the compensation paid to	me was:			
	·	Other (specify)			
3	The source of compensation to be paid t	o me is:			
<i>,</i> .		Other (specify)			
ŧ.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
		sclosed compensation with another persor if the agreement, together with a list of the r			
5.	<ul><li>a. Analysis of the debtor's financial situal bankruptcy;</li><li>b. Preparation and filing of any petition,</li></ul>	ave agreed to render legal service for all astion, and rendering advice to the debtor in schedules, statements of affairs and plan veeting of creditors and confirmation hearing	determining whether to file a petition in which may be required;		
3.	By agreement with the debtor(s), the abo	ove-disclosed fee does not include the follo	wing services:		
		CERTIFICATION			
	I certify that the foregoing is a comple representation of the debtor(s) in this bar	te statement of any agreement or arranger nkruptcy proceeding.	ment for payment to me for		
	05/22/2009	/s/ Mark R. Schottler			
	Date	Mark R. Schottler Schottler & Associates 10 S. LaSalle St. Suite 3410 Chicago, IL 60603 Phone: (312) 236-7200 / Fax: (3	Bar No. 6238871		
	/s/ Pasquale Pirolo	/s/ Giovanna Piro	lo		
Pasquale Pirolo Giovanna Pirolo					

# JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Pasquale Pirolo

Giovanna Pirolo

CASE NO

CHAPTER 13

# **VERIFICATION OF CREDITOR MATRIX**

	The above named Debtor	hereby verifies tha	t the attached list o	f creditors is true and	d correct to the best	of his/her
know	rledge.					

Date	05/22/2009	Signature .	/s/ Pasquale Pirolo Pasquale Pirolo
Date	05/22/2009		/s/ Giovanna Pirolo Giovanna Pirolo